

<i>SERFF Tracking Number:</i>	<i>NLTI-125415706</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Stewart Title Guaranty Company</i>	<i>State Tracking Number:</i>	<i>#? \$50</i>
<i>Company Tracking Number:</i>	<i>STG - ARKANSAS - CPL - AVAILABILITY OF OWNER'S TITLE INSURANCE 01-04-2008</i>		
<i>TOI:</i>	<i>34.0 Title</i>	<i>Sub-TOI:</i>	<i>34.0000 Title</i>
<i>Product Name:</i>	<i>Title Insurance Forms - STG</i>		
<i>Project Name/Number:</i>	<i>STG - Arkansas - CPL - Availability of Owner's Title Insurance 01-04-2008/01042008-1</i>		

Filing at a Glance

Company: Stewart Title Guaranty Company

Product Name: Title Insurance Forms - STG

TOI: 34.0 Title

Sub-TOI: 34.0000 Title

SERFF Tr Num: NLTI-125415706

SERFF Status: Closed

Co Tr Num: STG - ARKANSAS -

CPL - AVAILABILITY OF
OWNER'S TITLE INSURANCE 01-
04-2008

State: Arkansas

State Tr Num: #? \$50

State Status: Fees not received

Filing Type: Form

Co Status:

Reviewer(s): Betty Montesi,
Llyweyia Rawlins, Brittany Yielding

Author: KerrieAnn Mayes-Skuran

Date Submitted: 01/04/2008

Disposition Date: 01/07/2008

Disposition Status: Approved

Effective Date Requested (New): On Approval

Effective Date (New): 01/07/2008

Effective Date Requested (Renewal):

Effective Date (Renewal):

State Filing Description:

General Information

Project Name: STG - Arkansas - CPL - Availability of Owner's Title
Insurance 01-04-2008

Project Number: 01042008-1

Status of Filing in Domicile: Not Filed

Domicile Status Comments: Texas has no cost
or requirement for the filing of this title
insurance form.

Reference Organization: Not Applicable

Reference Title: Not Applicable

Filing Status Changed: 01/07/2008

State Status Changed: 01/07/2008

Corresponding Filing Tracking Number:

Filing Description:

Reference Number: Not Applicable

Advisory Org. Circular: Not Applicable

Deemer Date:

SERFF Filing of "Closing Protection Letter" and "Availability of Owner's Title Insurance" for use in Arkansas by Stewart
Title Guaranty Company

SERFF Tracking Number: NLTI-125415706 State: Arkansas
Filing Company: Stewart Title Guaranty Company State Tracking Number: #? \$50
Company Tracking Number: STG - ARKANSAS - CPL - AVAILABILITY OF OWNER'S TITLE INSURANCE 01-04-2008
TOI: 34.0 Title Sub-TOI: 34.0000 Title
Product Name: Title Insurance Forms - STG
Project Name/Number: STG - Arkansas - CPL - Availability of Owner's Title Insurance 01-04-2008/01042008-1

Company and Contact

Filing Contact Information

Eileen Van Roeyen, General Counsel, Vice President
evanroeyen@stewart.com
2800 West Higgins Road (847) 885-3000 [Phone]
Hoffman Estates, IL 60169 (847) 884-4998[FAX]

Filing Company Information

Stewart Title Guaranty Company CoCode: 50121 State of Domicile: Texas
1980 Post Oak Blvd Group Code: 340 Company Type: Title Insurance
Suite 710
Houston, TX 77056 Group Name: Stewart Title State ID Number:
Guaranty
(713) 625-8230 ext. [Phone] FEIN Number: 74-0924290

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: No

SERFF Tracking Number: *NLTI-125415706* *State:* *Arkansas*
Filing Company: *Stewart Title Guaranty Company* *State Tracking Number:* *#? \$50*
Company Tracking Number: *STG - ARKANSAS - CPL - AVAILABILITY OF OWNER'S TITLE INSURANCE 01-04-2008*
TOI: *34.0 Title* *Sub-TOI:* *34.0000 Title*
Product Name: *Title Insurance Forms - STG*
Project Name/Number: *STG - Arkansas - CPL - Availability of Owner's Title Insurance 01-04-2008/01042008-1*

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	01/07/2008	01/07/2008

SERFF Tracking Number: *NLTI-125415706* *State:* *Arkansas*
Filing Company: *Stewart Title Guaranty Company* *State Tracking Number:* *#? \$50*
Company Tracking Number: *STG - ARKANSAS - CPL - AVAILABILITY OF OWNER'S TITLE INSURANCE 01-04-2008*
TOI: *34.0 Title* *Sub-TOI:* *34.0000 Title*
Product Name: *Title Insurance Forms - STG*
Project Name/Number: *STG - Arkansas - CPL - Availability of Owner's Title Insurance 01-04-2008/01042008-1*

Disposition

Disposition Date: 01/07/2008

Effective Date (New): 01/07/2008

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: NLTI-125415706 State: Arkansas

Filing Company: Stewart Title Guaranty Company State Tracking Number: #? \$50

Company Tracking Number: STG - ARKANSAS - CPL - AVAILABILITY OF OWNER'S TITLE INSURANCE 01-04-2008

TOI: 34.0 Title Sub-TOI: 34.0000 Title

Product Name: Title Insurance Forms - STG

Project Name/Number: STG - Arkansas - CPL - Availability of Owner's Title Insurance 01-04-2008/01042008-1

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	KerrieAnn Mayes-Skuran	Approved	Yes
Form	STG - Arkansas - Closing Protection Letter 01-04-2008	Approved	Yes
Form	STG - Arkansas - Notice of Availability of Owner's Title Insurance	Approved	Yes
Rate	STG - Arkansas - CPL - Availability of Owner's Title Insurance P&C Transmittal 01-04-2008	Approved	Yes

SERFF Tracking Number: NLTI-125415706 State: Arkansas

Filing Company: Stewart Title Guaranty Company State Tracking Number: #? \$50

Company Tracking Number: STG - ARKANSAS - CPL - AVAILABILITY OF OWNER'S TITLE INSURANCE 01-04-2008

TOI: 34.0 Title Sub-TOI: 34.0000 Title

Product Name: Title Insurance Forms - STG

Project Name/Number: STG - Arkansas - CPL - Availability of Owner's Title Insurance 01-04-2008/01042008-1

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type	Action	Action Specific Data	Readability	Attachment
Approved	STG - Arkansas - Closing Protection Letter 01-04-2008			Endorsement/Amendment/Conditions	New		0.00	STG AR Closing Protection Ltr 01-04-2008.pdf
Approved	STG - Arkansas - Notice of Availability of Owner's Title Insurance			Other	New		0.00	STG AR Availability of Owners Title Insurance 01-04-2008.pdf



MidAmerican Region G Office
2800 West Higgins Road, Suite 835
Hoffman Estates, IL 60195
847-885-3000 main
847-885-3636 fax
877-STG-REGG toll free
www.stewart.com
NYSE: STC

Name and Address of Addressee:

Date:

Name of Issuing or Approved Attorney (hereafter, "Issuing Agent" or "Approved Attorney", as the case may require):

[Identity of settlement agent and status as either Issuing Agent or Approved Attorney appears here]

Transaction (hereafter, "Real Estate Transaction"):

Re: Closing Protection Letter

Dear Sir or Madam:

Stewart Title Guaranty Company (the "Company") agrees, subject to the Conditions and Exclusions set forth below, to reimburse you for actual loss incurred by you in connection with the closing of the Real Estate Transaction conducted by the Issuing Agent or Approved Attorney, provided:

- (A) title insurance of the Company is specified for your protection in connection with the closing of the Real Estate Transaction;
- (B) you are to be the (i) lender secured by a mortgage (including any other security instrument) of an interest in land, its assignees or a warehouse lender, (ii) purchaser of an interest in land, (iii) seller of an interest in land or (iv) lessee of an interest in land; and
- (C) the aggregate of all funds you transmit to the Issuing Agent or Approved Attorney for the Real Estate Transaction does not exceed \$10 million.

and provided the loss arises out of:

1. Failure of the Issuing Agent or Approved Attorney to comply with your written closing instructions to the extent that they relate to (a) the status of the title to that interest in land or the validity, enforceability and priority of the lien of the mortgage on that interest in land, including the obtaining of documents and the disbursement of funds necessary to establish the status of title or lien, or (b) the obtaining of any other document, specifically required by you, but only to the extent the failure to obtain the other document affects the status of the title to that interest in land or the validity, enforceability and priority of the lien of the mortgage on that interest in land, and not to the extent that your instructions require a determination of the validity, enforceability or the effectiveness of the other document, or
2. Fraud, dishonesty or negligence of the Issuing Agent or Approved Attorney in handling your funds or documents in connection with the closing to the extent that fraud, dishonesty or negligence relates to the status of the title to that interest in land or to the validity, enforceability, and priority of the lien of the mortgage on that interest in land.

If you are a lender protected under the foregoing paragraph, your borrower, your assignee and your warehouse lender in connection with a loan secured by a mortgage shall be protected as if this letter were addressed to them.

CONDITIONS AND EXCLUSIONS

1. The Company will not be liable to you for loss arising out of:
 - A. Failure of the Issuing Agent or Approved Attorney to comply with your closing instructions which require title insurance protection inconsistent with that set forth in the title insurance binder or commitment issued by the Company. Instructions which require the removal of specific exceptions to title or compliance with the requirements contained in the binder or commitment shall not be deemed to be inconsistent.
 - B. Loss or impairment of your funds in the course of collection or while on deposit with a bank due to bank failure, insolvency or suspension, except as shall result from failure of the Issuing Agent or the Approved Attorney to comply with your written closing instructions to deposit the funds in a bank which you designated by name.
 - C. Defects, liens, encumbrances or other matters in connection with the Real Estate Transaction if it is a purchase, lease or loan transaction except to the extent that protection against those defects, liens, encumbrances or other matters is afforded by a policy of title insurance not inconsistent with your closing instructions.
 - D. Fraud, dishonesty or negligence of your employee, agent, attorney or broker.
 - E. Your settlement or release of any claim without the written consent of the Company.
 - F. Any matters created, suffered, assumed or agreed to by you or known to you.
2. If the closing is to be conducted by an Approved Attorney, a title insurance binder or commitment for the issuance of a policy of title insurance of the Company must have been received by you prior to the transmission of your final closing instructions to the Approved Attorney.
3. When the Company shall have reimbursed you pursuant to this letter, it shall be subrogated to all rights and remedies which you would have had against any person or property had you not been so reimbursed. Liability of the Company for reimbursement shall be reduced to the extent that you have knowingly and voluntarily impaired the value of this right of subrogation.
4. The Issuing Agent is the Company's agent only for the limited purpose of issuing title insurance policies. Neither the Issuing Agent nor the Approved Attorney is the Company's agent for the purpose of providing other closing or settlement services. The Company's liability for your losses arising from those other closing or settlement services is strictly limited to the protection expressly provided in this letter. Any liability of the Company for loss does not include liability for loss resulting from the negligence, fraud or bad faith of any party to a real estate transaction other than an Issuing Agent or Approved Attorney, the lack of creditworthiness of any borrower connected with a real estate transaction, or the failure of any collateral to adequately secure a loan connected with a real estate transaction. However, this letter does not affect the Company's liability with respect to its title insurance binders, commitments or policies.
6. Either the Company or you may demand that any claim arising under this letter be submitted to arbitration pursuant to the Title Insurance Arbitration Rules of the American Land Title Association, unless you have a policy of title insurance for the applicable transaction with an Amount of Insurance greater than \$10,000,000. If you have a policy of title insurance for the applicable transaction with an Amount of Insurance greater than \$10,000,000, a claim arising under this letter may be submitted to arbitration only when agreed to by both the Company and you.
7. You must promptly send written notice of a claim under this letter to the Company at its principal office at P.O. Box 2029 in Houston, Texas 77252-2029. The Company is not liable for a loss if the written notice is not received within one year from the date of the closing.

Any previous insured closing service letter or similar agreement is hereby cancelled with respect to the Real Estate Transaction.

STEWART TITLE GUARANTY COMPANY

By: _____

**NOTICE OF AVAILABILITY OF OWNER'S TITLE INSURANCE
(PURSUANT TO PUBLIC ACT 684)**

Issued By:
Stewart Title Guaranty Company
11300 Rodney Parham Road
Little Rock, AR 72212

Name of Policy Issuing Agency/Agent
Street Address
City, State, Zip Code

To:
Purchaser/Buyer Name
Street Address
City, State, Zip Code

Purchasing Property Identified As:
Street Address
City, State, Zip Code

Or
Brief Description
County, State

Pursuant to the requirement of an Act of the Legislature of the State of Arkansas, notice is hereby given that a Mortgagee's Title Insurance Policy ("Loan Policy of Title Insurance") is to be issued to your Mortgage Lender and that such policy does not afford title insurance protection to you in the event of a defect in the title to the real estate in which you are the owner of the property being purchased.

You are hereby advised of your right and opportunity to obtain an Owner's Title Insurance Policy in your favor, subject to the terms, conditions and exclusions therein, for the amount of your purchase price (or the amount of your purchase price plus the costs of any improvements which you anticipate making). The approximate additional cost to you for an Owner's Title Insurance Policy in the amount of \$ POLICY AMOUNT is \$ PRICE, not including any costs to obtain additional coverages you may request through the issuance of policy endorsements and/or third party fees, such as charges for the preparations of surveys, if any. You are hereby notified that such right to obtain an Owner's Title Insurance Policy will expire upon the settlement/closing date.

If you are uncertain as to whether you should obtain an Owner's Policy of Title Insurance, you are urged to seek independent advice.

The Act directs and requires that we obtain a written waiver statement from you such as that set forth below if you do not wish to purchase this protection.

WAIVER

This is to certify that the foregoing Notice of Right to purchase an Owner's Title Insurance Policy for the protection of the undersigned (and above named) purchaser(s) has (have) been received and the undersigned purchaser(s) hereby waive(s) such right. It is understood and agreed that the Title Insurer, Title Agency or Title Agent shall have no responsibility to the undersigned purchaser(s) for the status of the title to the real estate being acquired or for any loss by reason of the complete or partial failure of title.

By: _____
Purchaser Name

By: _____
Purchaser Name

Date: _____

<i>SERFF Tracking Number:</i>	<i>NLTI-125415706</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Stewart Title Guaranty Company</i>	<i>State Tracking Number:</i>	<i>#? \$50</i>
<i>Company Tracking Number:</i>	<i>STG - ARKANSAS - CPL - AVAILABILITY OF OWNER'S TITLE INSURANCE 01-04-2008</i>		
<i>TOI:</i>	<i>34.0 Title</i>	<i>Sub-TOI:</i>	<i>34.0000 Title</i>
<i>Product Name:</i>	<i>Title Insurance Forms - STG</i>		
<i>Project Name/Number:</i>	<i>STG - Arkansas - CPL - Availability of Owner's Title Insurance 01-04-2008/01042008-1</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number:	NLTI-125415706	State:	Arkansas
Filing Company:	Stewart Title Guaranty Company	State Tracking Number:	#? \$50
Company Tracking Number:	STG - ARKANSAS - CPL - AVAILABILITY OF OWNER'S TITLE INSURANCE 01-04-2008		
TOI:	34.0 Title	Sub-TOI:	34.0000 Title
Product Name:	Title Insurance Forms - STG		
Project Name/Number:	STG - Arkansas - CPL - Availability of Owner's Title Insurance 01-04-2008/01042008-1		

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Approved	STG - Arkansas - CPL - Availability of Owner's Title Insurance P&C Transmittal 01-04- 2008		New	STG AR CPL-Avail of Owners Title Ins PC Xmtl 01-04-2008.pdf

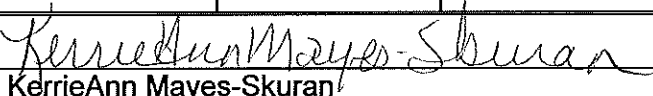
Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
g. SERFF Filing #:		
h. Subject Codes		

3.	Group Name	Group NAIC #			
	Stewart Title Guaranty	0340			
4.	Company Name(s)	Domicile	NAIC #	FEIN #	State #
	Stewart Title Guaranty Company	Texas	50121	74-094290	79700

5.	Company Tracking Number	STG – Arkansas – CPL – Availability of Owner's Title Insurance 01-04-2008
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	KerrieAnn Mayes-Skuran 2800 West Higgins Road Suite 835 Hoffman Estates, IL 60169	Regulatory Compliance Specialist	800-533-6584 847-884-2311	847-885-3636	kamskuran@stewart.com
7.	Signature of authorized filer				
8.	Please print name of authorized filer		KerrieAnn Mayes-Skuran		

Filing information (see General Instructions for descriptions of these fields)

9.	Type of Insurance (TOI)	34.0 Title
10.	Sub-Type of Insurance (Sub-TOI)	34.0000 Title
11.	State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12.	Company Program Title (Marketing title)	
13.	Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14.	Effective Date(s) Requested	New: When Approved Renewal:
15.	Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16.	Reference Organization (if applicable)	Not Applicable
17.	Reference Organization # & Title	Not Applicable
18.	Company's Date of Filing	4 January 2008

19.	Status of filing in domicile	<input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved
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PC TD-1 pg 1 of 2

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	STG – Arkansas – CPL – Availability of Owner's Title Insurance 01-04-2008
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21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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CLOSING PROTECTION LETTER

Stewart Title Guaranty Company hereby files via SERFF (System for Electronic Rate and Form Filing) the form(s) referenced above.

Unless there is an objection, the Company will begin using these forms thirty (30) days from the date of this filing or upon notification by SERFF that the forms have been approved and filed, which ever occurs first.

The payment for this filing will be forwarded to the Arkansas Insurance Department promptly. The rate associated with issuance of this document is \$25.00.

NOTICE OF AVAILABILITY OF OWNER'S TITLE INSURANCE

Stewart Title Guaranty Company hereby files via SERFF (System for Electronic Rate and Form Filing) the form(s) referenced above pursuant to Public Act 684.

Unless there is an objection, the Company will begin using these forms thirty (30) days from the date of this filing or upon notification by SERFF that the forms have been approved and filed, which ever occurs first.

The payment for this filing will be forwarded to the Arkansas Insurance Department promptly. The rate associated with issuance of this document is \$00.00.

22.

Filing Fees (Filer must provide check # and fee amount if applicable)

[If a state requires you to show how you calculated your filing fees, place that calculation below]

Check #:

Amount: \$50.00

A check in the amount of \$50.00 will be sent to the Arkansas Insurance Department for this filing.

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

*****Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

PC TD-1 pg 2 of 2

FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms)
 (Do not refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	STG – Arkansas – CPL – Availability of Owner's Title Insurance 01-04-2008			
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)				
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	Closing Protection Letter		<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02	Notice of Availability of Owner's Title Insurance		<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

PC FFS-1

RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	STG – Arkansas – CPL – Availability of Owner's Title Insurance 01-04-2008
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2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	
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☐ Rate Increase ☐ Rate Decrease ☒ Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	
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4a.	Rate Change by Company (As Proposed)						
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)
Stewart Title Guaranty Company	0	0	0	0	\$25.00	0	0

4b.	Rate Change by Company (As Accepted) For State Use Only						
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change	Minimum % Change

5. Overall Rate Information (Complete for Multiple Company Filings only)			
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		COMPANY USE	STATE USE
5a	Overall percentage rate indication (when applicable)	0	
5b	Overall percentage rate impact for this filing	0	
5c	Effect of Rate Filing – Written premium change for this program	0	
5d	Effect of Rate Filing – Number of policyholders affected	0	

6.	Overall percentage of last rate revision	Not Applicable
7.	Effective Date of last rate revision	Not Applicable
8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	Not Applicable

9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01	Closing Protection Letter (\$25.00)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
02	Notice of Availability of Owner's Title Insurance (NO CHARGE)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
03		<input type="checkbox"/> New	

		<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
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SERFF Tracking Number: NLTI-125415706 State: Arkansas
Filing Company: Stewart Title Guaranty Company State Tracking Number: #? \$50
Company Tracking Number: STG - ARKANSAS - CPL - AVAILABILITY OF OWNER'S TITLE INSURANCE 01-04-2008
TOI: 34.0 Title Sub-TOI: 34.0000 Title
Product Name: Title Insurance Forms - STG
Project Name/Number: STG - Arkansas - CPL - Availability of Owner's Title Insurance 01-04-2008/01042008-1

Supporting Document Schedules

		Review Status:	
Satisfied -Name:	Uniform Transmittal Document-Property & Casualty	Approved	01/07/2008

Comments:

Property and Casualty Transmittal Document attached.

Attachment:

STG AR CPL-Avail of Owners Title Ins PC Xmtl 01-04-2008.pdf

		Review Status:	
Satisfied -Name:	KerrieAnn Mayes-Skuran	Approved	01/07/2008

Comments:

Filing Cover Letter attached

Attachment:

STG AR CPL-Avail of Owners Title Ins Cvr Ltr 01-04-2008.pdf

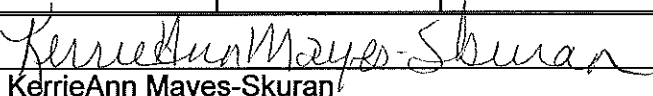
Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
g. SERFF Filing #:		
h. Subject Codes		

3.	Group Name	Group NAIC #			
	Stewart Title Guaranty	0340			
4.	Company Name(s)	Domicile	NAIC #	FEIN #	State #
	Stewart Title Guaranty Company	Texas	50121	74-094290	79700

5.	Company Tracking Number	STG – Arkansas – CPL – Availability of Owner's Title Insurance 01-04-2008
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	KerrieAnn Mayes-Skuran 2800 West Higgins Road Suite 835 Hoffman Estates, IL 60169	Regulatory Compliance Specialist	800-533-6584 847-884-2311	847-885-3636	kamskuran@stewart.com
7.	Signature of authorized filer				
8.	Please print name of authorized filer		KerrieAnn Mayes-Skuran		

Filing information (see General Instructions for descriptions of these fields)

9.	Type of Insurance (TOI)	34.0 Title
10.	Sub-Type of Insurance (Sub-TOI)	34.0000 Title
11.	State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12.	Company Program Title (Marketing title)	
13.	Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14.	Effective Date(s) Requested	New: When Approved Renewal:
15.	Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16.	Reference Organization (if applicable)	Not Applicable
17.	Reference Organization # & Title	Not Applicable
18.	Company's Date of Filing	4 January 2008

19.	Status of filing in domicile	<input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved
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PC TD-1 pg 1 of 2

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	STG – Arkansas – CPL – Availability of Owner's Title Insurance 01-04-2008
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21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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CLOSING PROTECTION LETTER

Stewart Title Guaranty Company hereby files via SERFF (System for Electronic Rate and Form Filing) the form(s) referenced above.

Unless there is an objection, the Company will begin using these forms thirty (30) days from the date of this filing or upon notification by SERFF that the forms have been approved and filed, which ever occurs first.

The payment for this filing will be forwarded to the Arkansas Insurance Department promptly. The rate associated with issuance of this document is \$25.00.

NOTICE OF AVAILABILITY OF OWNER'S TITLE INSURANCE

Stewart Title Guaranty Company hereby files via SERFF (System for Electronic Rate and Form Filing) the form(s) referenced above pursuant to Public Act 684.

Unless there is an objection, the Company will begin using these forms thirty (30) days from the date of this filing or upon notification by SERFF that the forms have been approved and filed, which ever occurs first.

The payment for this filing will be forwarded to the Arkansas Insurance Department promptly. The rate associated with issuance of this document is \$00.00.

22.

Filing Fees (Filer must provide check # and fee amount if applicable)

[If a state requires you to show how you calculated your filing fees, place that calculation below]

Check #:

Amount: \$50.00

A check in the amount of \$50.00 will be sent to the Arkansas Insurance Department for this filing.

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

*****Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

PC TD-1 pg 2 of 2

FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms)
 (Do not refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	STG – Arkansas – CPL – Availability of Owner's Title Insurance 01-04-2008			
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)				
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	Closing Protection Letter		<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02	Notice of Availability of Owner's Title Insurance		<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

PC FFS-1

RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	STG – Arkansas – CPL – Availability of Owner's Title Insurance 01-04-2008
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2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	
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☐ Rate Increase ☐ Rate Decrease ☒ Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	
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4a.	Rate Change by Company (As Proposed)						
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)
Stewart Title Guaranty Company	0	0	0	0	\$25.00	0	0

4b.	Rate Change by Company (As Accepted) For State Use Only						
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change	Minimum % Change

5. Overall Rate Information (Complete for Multiple Company Filings only)			
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		COMPANY USE	STATE USE
5a	Overall percentage rate indication (when applicable)	0	
5b	Overall percentage rate impact for this filing	0	
5c	Effect of Rate Filing – Written premium change for this program	0	
5d	Effect of Rate Filing – Number of policyholders affected	0	

6.	Overall percentage of last rate revision	Not Applicable
7.	Effective Date of last rate revision	Not Applicable
8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	Not Applicable

9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01	Closing Protection Letter (\$25.00)	[X] New [] Replacement [] Withdrawn	
02	Notice of Availability of Owner's Title Insurance (NO CHARGE)	[X] New [] Replacement [] Withdrawn	
03		[] New	

		<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
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KerrieAnn Mayes-Skuran
Regulatory Compliance
2800 W. Higgins Road, Suite 835
Hoffman Estates, Illinois 60195-0866

(847) 885-3000
(847) 885-3636 Fax
(800) 533-NLTI (6584)
kamskuran@stewart.com

1/4/2008

Ms. Llyweyia Rawlins
Certified Rate and Form Analyst
Arkansas Insurance Department
Property and Casualty Section
1200 West Third Street
Little Rock, Arkansas 77201-1904

RE: **Stewart Title Guaranty Company NAIC
#50121**

Filing of Closing Protection Letter and
Availability of Owner's Title Insurance

Dear Ms. Rawlins:

CLOSING PROTECTION LETTER / AVAILABILITY OF OWNER'S TITLE INSURANCE

Stewart Title Guaranty Company hereby files via SERFF (System for Electronic Rate and Form Filing) the form(s) referenced above.

Unless there is an objection, the Company will begin using these forms thirty (30) days from the date of this filing or upon notification by SERFF that the forms have been approved and filed, which ever occurs first.

The payment for this filing in the amount of \$50.00 will be forwarded to the Arkansas Insurance Department promptly. The rate associated with issuance of the CLOSING PROTECTION LETTER is \$25.00. There is no charge for the AVAILABILITY OF OWNER'S TITLE INSURANCE.

If there is any additional information which you require, please feel free to contact me at 847/885-3000 Ext. 311. Please note that my direct dial number is 847/884-2311 if you would care to update my contact information.

Sincerely,

KerrieAnn Mayes-Skuran